

**Fill in this information to identify the case:**

Debtor 1 Kimberly Vanessa Bracey  
aka Kim Vanessa Bracey aka Kimberly V. Bracey aka Kim Bracey aka  
Kimberly Bracey aka Kim V. Bracey

Debtor 2  
(Spouse, if filing) \_\_\_\_\_  
United States Bankruptcy Court for the: Middle District of Pennsylvania  
(State)

Case number 5:18-bk-00568-MJC

**Form 4100R****Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

**Part 1: Mortgage Information**Statement / Response Date: 04/06/2022

**Name of creditor:** Structured Asset Investment Loan Trust Mortgage  
Pass-Through Certificates, Series 2006-3, U.S.  
Bank National Association, as Trustee  
c/o Specialized Loan Servicing, LLC

**Court claim no. (if known):**  
3-1

**Last 4 digits** of any number you use to identify the debtor's account: 7858

**Property address:** 213 Falls Cir  
Number Street  
Bushkill, Pennsylvania 18324  
City State ZIP Code

**Part 2: Prepetition Default Payments***Check One:*

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \_\_\_\_\_

**Part 3: Postpetition Mortgage Payment***Check one*

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 05/01/2022  
MM / DD / YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is: \_\_\_\_\_

- a. Total postpetition ongoing payments due: (a) \$0.00
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$0.00
- c. **Total.** Add lines a and b. (c) \$0.00

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

MM / DD / YYYY

#### Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

#### Part 5: Sign Here

**The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim**

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

x /s/ Mukta Suri  
Signature

Date 04/14/2022

Print Mukta Suri  
First Name Middle Name Last Name Title Authorized Agent for Specialized Loan Servicing LLC

Company Bonial & Associates, P.C.

**If different from the notice address listed on the proof of claim to which this response applies:**

Address P.O. Box 9013  
Number Street  
Addison, Texas 75001  
City State ZIP Code

Contact phone (972) 643-6600 Email POCInquiries@BonialPC.com

**CERTIFICATE OF SERVICE OF RESPONSE TO NOTICE OF FINAL CURE**

I hereby certify that a true and correct copy of the foregoing document has been served upon the following parties in interest on or before April 14, 2022 via electronic notice unless otherwise stated.

**Debtor** *Via U.S. Mail*

Kimberly Vanessa Bracey  
3239 Windermere Drive  
Bushkill, PA 18324-6922

**Debtors' Attorney**

Robert J Kidwell, III  
Newman Williams  
712 Monroe Street  
Stroudsburg, PA 18360

**Chapter 13 Trustee**

Jack N. Zaharopoulos  
8125 Adams Drive, Suite A  
Hummelstown, Pennsylvania 17036

Respectfully Submitted,

/s/ Mukta Suri